A STUDY OF BARRIERS FACED BY ALBERTAN WOMEN IN BUSINESS

THIS STUDY HAS BEEN COMMISSIONED BY:

DEPARTMENT OF

ALBERTA ECONOMIC DEVELOPMENT AND TRADE

I.S.B.N. # 0-7732-0630-2

LITERATURE REVIEW

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There are FOUR parts to this Study:

Complete Study:	I.S.B.N. # 0-7732-0630-2
Report	" # 0-7732-0634-5
Executive Summary	" # 0-7732-0631-0
Supporting Documents	" # 0-7732-0633-7
Literature Review	" # 0-7732-0632-9

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APPENDICES

PART ONE:

LITERATURE REVIEW

10.1 SELECTED BIBLIOGRAPHY

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10.2 ABSTRACTS:

BOOKS AND ARTICLES ON BARRIERS TO WOMEN ENTREPRENEURS

1. BROWN, JOLETTA K. CREATING THE NEW ECONOMY: WOMEN ENTREPRENEURS IN MANITOBA, (Winnipeg, 1988)

This study had a number of objectives including the following research questions:

1. Who are manitoba's women entrepreneurs?
2. What obstacles do they encounter?
3. How do they prepare to enter business?
4. What kinds of businesses do they enter?
5. What are their goals and objectives?
6. What supports do they require?

As can be seen, only #2 relates to the objectives of this project. METHODOLOGY: A mail survey of 589 Manitoba women who were thought to be entrepreneurs was undertaken. Personal interviews were then conducted with a sample of survey respondents. The survey population was drawn from the membership of Women Business Owners of Manitoba, women on this organization's mailing list, women who responded to an advertisement for a training program, a random sample of other women's organizations and referrals from survey respondents. Three survey instruments were used: For women business owners; women who intended to go into business and women who had been in business and closed down. A response rate of 38% was achieved. Thirty respondents were selected for personal interviews.

RELEVANT FINDINGS: A variety of problems were identified by respondents including (in order of frequency and priority):

1. Financing and financial management,
2. Selling and marketing,
3. Interpersonal and personal attitudes,
4. Social factors,
5. Human resource factors.

The extent to which these factors were perceived as barriers was broken down according to the status of respondents (in business, going into business, was in business). This provided several useful insights.

1. Financing issues were ranked as most limiting by present and past owners (second by potential owners) however this very much depended upon the number of years of operation. There was a strong inverse correlation between the limiting effect of financing and years in operation.
2. Perceptions were very different between existing business owners and potential owners. For example:

BARRIER	EXISTING R/O	POTENTIAL R/O	D	D SQUARED
INADEQUATE FINANCE	1	1	1	1
GENERAL ECONOMY	2	8	6	36
FAMILY/PERSONAL	3	5	2	4
MARKETING	4	4	0	0
INADEQUATE NETWORKS	5	3	2	4
PERSONAL ATTITUDE	6	11	5	25
				70

A rank-order test of association shows no significance between the two rank orderings.

The study provides very useful information on the gaps in existing services perceived by respondents. The two most important were:

1. Difficulty in locating and accessing services,
2. Difficulty in obtaining start-up financing and financial guidance and assistance.

The study also provides detailed information on the usefulness of existing programs and services to women entrepreneurs. Among the more important findings:

1. 78% of existing business owners felt that the on-going needs of women entrepreneurs were not being met.
2. There was a lack of resources available outside the major urban area (Winnipeg).
3. None of the programs were specifically geared to meeting the needs of female entrepreneurs.
4. Existing programs are either too general or too limited in scope.

Methodologically this study has important strengths and weaknesses. They are as follows:

WEAKNESSES:

1. Selecting a sample primarily from women who have joined a business organization may have a built bias.
2. As in many other studies, it is not possible to delineate the extent to which the identified barriers apply to women or are equally applicable to men. In addition, there is no indication as to whether the barriers are related to kinds of businesses rather than the owner's sex.

STRENGTHS: The survey questionnaire is exceptionally well-designed; both in terms of the research questions and the method of categorizing.

OVERALL: This study has a great deal of relevance to Alberta women and is one of the better studies done in English Canada.

2. BROWN, STANLEY A. & P. SEGAL. "Female Entrepreneurs In Profile", CANADIAN BANKER, July-August, 1989

OBJECTIVES: To develop a better understanding of the characteristics of female entrepreneurs.

METHODOLOGY: 1,000 Ontario-based small business owners were surveyed. Women represented 30% of those interviewed.

DISCUSSION: This study's findings differ substantially from others on at least two dimensions. First, women were found to receive financing to a greater extent from friends and relatives than male entrepreneurs and second, they were equally as likely to receive start-up funds from banks. The same 4 areas of problems were

identified by male and female respondents although in different order of priority. They were:

1. Finding and retaining qualified staff,
2. Finding and retaining qualified professionals,
3. Making the business profitable and government paperwork.

3. BUTTNER, E. HOLLY AND B. ROSEN, "Bank Loan Officers' Perceptions Of The Characteristics of Men, Women and Successful Entrepreneurs", JOURNAL OF BUSINESS VENTURING, Summer, 1988

OBJECTIVES: To investigate whether female entrepreneurs are viewed in terms of sexual stereotypes rather than in terms of their accomplishments.

METHODOLOGY: One hundred and six bank loan officers were selected and asked to evaluate either men, women or successful entrepreneurs on scales assessing nine attributes of successful entrepreneurs. This was done on the basis of random assignment.

DISCUSSION: Results confirmed that characteristics attributed to successful entrepreneurs were more commonly ascribed to men than women. While both male and female loan officers held these views, the gap between attributes of successful entrepreneurs and the attributes of women was less for women loan officers. While this study does not directly measure the behaviour of loan officers, it does provide evidence of a perceptual bias against women entrepreneurs which may indeed lead to biased behaviour.

4. BUTTNER, E. HOLLY & B. ROSEN, "Funding New Business Ventures: Are Decision Makers Biased Against Women Entrepreneurs?" JOURNAL OF BUSINESS VENTURING, July, 1989

OBJECTIVE: To test allegations that bank loan officers are more likely to grant loans, make a counter offer and make larger counter-offers to male entrepreneurs compared to female entrepreneurs under identical circumstances.

METHODOLOGY: The study utilizes a 2X2X2 research design with three independent variables. Loan officers and undergraduate students either read a business plan or read a business plan and watch a videotape of an interview between a loan officer and a male or female entrepreneur who was seeking a loan to start a business. Participants then indicated the likelihood that they would recommend approval of the loan, make a counter-offer or a smaller amount, and the magnitude of the counter-offer.

DISCUSSION: There was no evidence that sex stereotypes influenced business funding decisions. With respect to the counter-offer, loan officers made larger counter-offers to females compared to the males when they read the business plan and watched the videotape. Students made larger counter-offers to males compared to females when they read the business plan and observed the interview. Loan officers were significantly more cautious and conservative than students in their funding decisions.

5. CARTER SARA, "Female Entrepreneurship: Results Of A Recent Study" (Scottish Enterprise Foundation, Sterling Scotland, 1987)

OBJECTIVE: To document the motivations of female entrepreneurs and the barriers they face. **NOTE** it is only the latter objective which will be discussed below.

METHODOLOGY: Sixty Scottish women business owners were interviewed as well as another ten who had been owners and subsequently exited. The sample was structured to reflect industrial sector, life cycle, business organization and location. A case study approach was used which did not permit any quantitative analysis or comparisons.

DISCUSSION: While the author freely acknowledged the difficulties in distinguishing between real and perceived problems, her solution was simply to accept respondents' statement at face value. All that can be said about this study is that it describes the perceptions of the respondents. We are not told whether there were any differences based on the selected dimensions or even whether certain barriers seemed more prevalent than others. The following barriers are mentioned:

1. Difficulties in raising capital,
2. Lack of security,
3. Track record.

6. CHRISMAN, JAMES, ET.AL. "Assistance Needs Of Male And Female Pre-Venture Entrepreneurs" (Proceedings Of The ICSB Conference, Quebec, 1989)

METHODOLOGY: The study compared samples of aspiring male and female entrepreneurs who received consulting assistance from the Small Business Development Centre in one American State. From the perspective of this study, the key research question addressed was whether needs in three business problem areas differed depending on the entrepreneurs' sex. Data were analyzed using a number of statistical tests including T tests, Chi-Square tests and multiple regression analysis.

RELEVANT RESULTS:

1. There were no significant differences in the amount of consulting assistance given to male and female clients.
2. Women clients did not attach greater value to consulting assistance than male clients.

7. COLLERETTE, PIERRE & AUBRY, P.G. "Socio-Economic Evolution of Women Business Owners" Women In Management Research Symposium, 1988

METHODOLOGY: A stratified random sample was drawn of women-owned businesses in Quebec in 1986. A total of 917 responses were received representing approximately an 18% real response rate. In 1987 a questionnaire was sent to 461 respondents of the 1986 survey. A 66% response rate was obtained.

RELEVANT FINDINGS:

1. 35% of respondents who borrowed money from a financial institute required a co-signer. This was twice as high a proportion as male counterparts reported in a parallel study.
2. Two major problems were identified by respondents:
   - Reconciliation of family and work,
   - Obtaining funds.
3. A minor problem encountered by respondents with University degrees was a lack of acceptance of women in business.
4. In the follow-up study, it was not found that difficulty in obtaining funds was mainly during the first 6-10 years after which this difficulty declined.
5. The obstacles reported by the 1987 sample were the same as those reported in the initial study.
6. Relevant background information includes:
   - Approximately 25% of respondents belonged to a business organization.
   - 3/4 of respondents were involved in the service industry.
   - 1/2 invested less than $10,000 in starting their business.
7. No explanation was given as to why more comparative work was not done using the parallel male study.

8. COLLOM, DAVID, "Canadian Women Owner/Managers" SMALL BUSINESS SECRETARIAT, OTTAWA, 1982

OBJECTIVE: To identify the characteristics of women-owned businesses and the problems which these entrepreneurs may have encountered over and above those that any small business owner would have.

METHODOLOGY: 275 women owner/managers in Southern Ontario including 23 whose businesses had terminated operations were surveyed. Included in the 47 questions were several which addressed the major problems facing women in owning and operating a small business.

DISCUSSION From this study's perspective, the most important conclusion obtained was that 2/3 of respondents felt that women business owners did not face the problems that were any different from those faced by businesses in general.

The portions of this paper that are relevant to barriers to women provide the following conclusions:

1. Six percent of respondents report being refused bank financing,
2. Major problems, which are typical of most small business are:
   - In ability to undertake appropriate financial planning,
   - Estimating operating costs,
   - Marketing.

3. While relatively little discrimination was encountered by respondents, most of it occurred during the start-up stage and disappeared once businesses became more established.
4. Some respondents felt that the overall social environment reinforced sexual stereotypes and that the educational system played a major part in this process.

9. DECARLO, JAMES & P. LYONS. "A Comparison Of Selected Personal Characteristics Of Minority and Non-Minority Female Entrepreneurs", JOURNAL OF SMALL BUSINESS MANAGEMENT, (17) 1979

OBJECTIVES: To determine whether there are any significant differences in personal characteristics between minority and non-minority female entrepreneurs.

METHODOLOGY: A 20% random sample was selected from lists of female entrepreneurs totalling 783. The final sample consisted of 45 minority and 77 non-minority female entrepreneurs. The subjects completed a questionnaire which asked for background information as well as responses to two value and personal preference scales.

DISCUSSION: Most of the results were not useful in terms of barriers to women entrepreneurs however the study has been included because of one interesting finding; minority women in the sample had almost twice as much previous entrepreneurial experience as non-minority respondents. This suggests that minority women (such as immigrants) may face a different set of barriers than non-minority women.

10. GOFFEE, ROBERT & R. SCATE, WOMEN IN CHARGE: THE EXPERIENCE OF FEMALE ENTREPRENEURS, (George Allen and Unwin, London, 1985)

OBJECTIVES: To ascertain whether entrepreneurship can be a means by which women can respond to their "subordination".

METHODOLOGY: Personal interviews were conducted with 54 female business owners between 1981 and 1983.

DISCUSSION: Two main points are made:

1. Women share a number of common problems with men in both starting and operating businesses,
2. There are also a number of gender-related problems faced by women.

   Barriers which are identified include access to credit, lack of assertiveness and negotiating skills.

In addition, respondents reported more conflict between business and family than their male counterparts; particularly regarding the contributions being made by each party

11. HISRICH, R.D. AND M. O'BRIEN, "The Woman Entrepreneur From A Business And Sociological Perspective", FRONTIERS OF ENTREPRENEURSHIP RESEARCH, 1981

OBJECTIVE: The major objective of the study was to increase the understanding of the demographic characteristics, motivations and business problems of female entrepreneurs.

METHODOLOGY: Interviews were conducted with 21 women business owners in Massachusetts. The large majority of participants were in service or retail businesses. 3% were in non-traditional areas of business including construction and manufacturing.

DISCUSSION: Problems encountered by this small group of women business owners included financing and overcoming negative societal attitudes. As in other similar studies, responses were subjective and very similar to those based on types of businesses rather than on the basis of sex. There appeared to be some indication that women in non-traditional areas of business encountered more problems than those in traditional areas.

12. HISRICH, R.D. AND M. O'BRIEN, "The Woman Entrepreneur As A Reflection Of The Type Of Business" FRONTIERS OF ENTREPRENEURSHIP RESEARCH, 1982

OBJECTIVES: The purpose of this study was to, "...explore further the variables that differentiated women entrepreneurs operating traditional businesses from those operating non-traditional enterprises."

METHODOLOGY: The sample from which the data were drawn consisted of 284 subjects used previously by the American Management Association as part of another study. Frequency distributions were developed and described.

DISCUSSION: This study relates only marginally to the issue of barriers to women entrepreneurs but was included because it touches on the issue of whether type of business is associated with certain barriers. While there was some anecdotal evidence that respondents in non-traditional types of business had difficulties obtaining financing and establishing credibility with male businessmen, there was little direct empirical evidence of a difference based on types of business.

13. HISRICH, ROBERT & C. BRUSH, "The Woman Entrepreneur: Management Skills and Business Problems", JOURNAL OF SMALL BUSINESS MANAGEMENT, January, 1984

OBJECTIVE: To determine in more detail: the demographic composition and background of women entrepreneurs, the nature of their business ventures, their skills and the problems they confront. Only the latter objective will be discussed below.

METHODOLOGY: Mailing lists of women entrepreneurs were obtained from trade associations and state offices. A questionnaire was developed and mailed to 1,151 women entrepreneurs in 18 states. 468 usable responses were received; a response rate of 41 percent.

DISCUSSION: The biggest problems encountered during start-up were:

1. Lack of business training,
2. Obtaining credit,
3. Lack of financial planning experience,
4. Lack of guidance and counsel,
5. Weak collateral position an lack of management experience.

Other often-cited problems included:

1. Lack of experience in using outside services such as lawyers and accountants,
2. Lack of involvement with business colleagues, demands of company affecting personal relations and lack of respect for business women.

Major problem areas identified during current operations include:

1. Lack of experience in financial planning,
2. Demands of company affecting personal relationships,
3. Weak collateral position and obtaining lines of credit.

14. HISRICH, ROBERT & C. BRUSH, "The Women Entrepreneur: Implications of Family Educational, and Occupational Experience" FRONTIERS OF ENTREPRENEURSHIP RESEARCH, BABSON COLLEGE, 1985

OBJECTIVE: To develop a broad, national perspective of the characteristics of women entrepreneurship and the problems they face.

METHODOLOGY: A geographically representative sample of 1,151 women entrepreneurs in 18 American States was selected and surveyed by mail. 468 women responded, a 41% response rate. The questionnaire included a mixture of types of questions and elicited responses regarding management skills, social and psychological factors, educational and occupational influences among others.

DISCUSSION: For our purposes, the relevant findings of the study were that the women perceived themselves as weak in finance, marketing, organization and planning. In addition, they felt they lacked management experience and business training.

15. HISRICH, ROBERT & C. BRUSH, "Women And Minority Entrepreneurs: A Comparative Analysis", FRONTIERS OF ENTREPRENEUSHIP RESEARCH, 1985

OBJECTIVES: To develop a profile and compare minority and women entrerpreneurs.

METHODOLOGY: The sample of women entrepreneurs surveyed in the authors' 1984 study were compared with responses obtained from a sample of minority entrepreneurs. The size of this sample is not provided.

DISCUSSION: There were few differences found between the two groups.

16. HISRICH, ROBERT & C. BRUSH, "Women Entrepreneurs: A Longitudinal Study", FRONTIERS OF ENTREPRENEURSHIP RESEARCH, BABSON COLLEGE, 1987

OBJECTIVES: The overall purpose of this study was to ascertain whether there had been any substantive change to a number of women entrepreneurs who had been surveyed two years previous. Of particular relevance to us is the research question, "Have there been any changes in major business problems since the venture started?"

METHODOLOGY: A comprehensive questionnaire was designed and mailed to 344 women entrepreneurs who had been previously surveyed in a nationwide sampling several years previous. Analysis consisted primarily of frequency distributions.

DISCUSSION: This study is an indication of how research into women entrepreneurs has matured in the past decade and is one of only a few in which a reasonably large sample is followed over time. As in previous work done by the same authors, the analysis is restricted to simple descriptive devices and does not take advantage of the richness of the data (for example in testing for associations and regressions). None the less, several findings are of interest; primarily that the perceived problems of this sample of women entrepreneurs changed substantially over the two year period. While the initial (1985) study identified start-up problems as relating mainly to lack of management experience and financing, this study suggests that problems have shifted more to standard operating problems such as personnel and marketing as well as finance. Regarding the latter area, the study indicates that the problem does not seem to be so much in obtaining the necessary financing, as knowing how to manage the business's resources (cashflow management and controlling operating expenses).

17. KURATKO, DONALD & I.S. SEEBORG, "Women Entrepreneurs: An Examination Of Different Age Groups: Presented at the United States Association For Small Business And Entrepreneurship Conference, 1989

OBJECTIVE: To compare two groups of women entrepreneurs, one older than the other, in order to order to identify differences on an number of parameters.

METHODOLOGY: Samples were drawn from a national manpower survey although sample size is never stated. The two groups were compared on four sets of characteristics:

1. Educational background,
2. Family situation,
3. Attitudes
4. Work related variables.

DISCUSSION: This is a useful study which suggests trends in woman entrepreneurship and indirectly provides some information related to our present study.

1. Both groups' education is heavily weighted away from business-related areas, suggesting that, as the literature says, women lack business training.
2. Similarly, previous job experience was lacking in both cohorts.
3. A final insight regarding attitudes towards childcare is provided. The younger sample of women share responsibility for childcare (55%) compared with only 13% of the sample of older women.

18. LAVOIE, DINA, "A New Era For Female Entrepreneurship In the 80's" JOURNAL OF SMALL BUSINESS CANADA, winter 1984/85

OBJECTIVE: To develop a profile of women entrepreneurs in the Montreal area.

METHODOLOGY: A sample of 250 Montreal women entrepreneurs was selected. All subjects had to have founded or purchased their business and their firm had to have at least one employee. A questionnaire was completed during a personal interview.

DISCUSSION: Findings relevant to our study include:

1. The higher total sales of a firm, the more their owners believe that their ventures are no different from those managed by males; that is, their daily concerns are the same and so are the problems.
2. Many of the respondents had extensive work experience prior to operating their own business; a finding which is contrary to other studies.
3. Most respondents did not feel obtaining bank financing was a problem.
4. Lack of management skills, particularly in accounting and finance was seen as their major problem area.
5. In addition, there was concern that they were not "plugged in" sufficiently to the business information network.

19. LONGSTRETCH, MOLLY ET AL, "Self-Employed Women and Their Families: Time use and Socio-Economic Characteristics", JOURNAL OF SMALL BUSINESS MANAGEMENT, July, 1987

OBJECTIVE: To provide insights into the time constraints of self-employed women, both full and part-time.

METHODOLOGY: 114 self-employed women were selected from among 2,100 participants in a study of time allocation. Subjects lived in 11 American states. Participants were categorized socio-Economically and time use patterns recorded. Activities were categorized into paid work, household work and recreation. Comparisons were made between full and part-time workers.

DISCUSSION: The results of this study strongly suggest that women who are self-employed spend much more time in household work than their comparable male business owners. Women who run their own businesses full time spend approximately 25 hours a week on household chores in addition to their working hours.

20. MANCER, KATHY "Entrepreneurial Women In Manitoba: Options and Opportunities" (Manitoba Business Development and Tourism, 1987)

Although this report does not follow the rigid empirical research criteria imposed on our selection of studies to be reviewed, we have included it because of the relevance of the issues raised by the author and her long term involvement and understanding of women's issues in Manitoba.

53 people were interviewed. Their thoughts and ideas were then integrated with the Author's.

DISCUSSION: Unlike any other Canadian study that has been reviewed, Ms Mancer focuses on barriers faced by rural, native and immigrant women who wish to become self-employed. She points out that all three (but particulary rural women) are becoming increasingly interested in self-employment. Obstacles facing these women include:

1. Lack of self-confidence,
2. Hesitation in recognizing transferable skills,
3. Lack of knowledge of financial matters and fears of financial institutions.

In addition, immigrant women have a fear of being exploited when undertaking home-based work on a subcontract basis.

21. NATIONAL REVIEW OF WOMEN'S ACCESS TO CREDIT: SUMMARY REPORT (Background document for the 7th annual conference of Federal/Provincial/Territorial ministers responsible for the status of Women: 1988)

This document was developed in response to a request made by a previous conference of the same group to undertake a national review of women's access to credit. Coordinated by the British Columbia women's secretariat, a questionnaire was developed and administered to all senior status of women officials in Canada. Completed responses were received from 12 of the 13 jurisdictions.

DISCUSSION: While the questionnaire design has some flaws, this report at least attempts to do what few others have done: Differentiate between the perceptions and so-called "realities" of discriminatory credit-granting practices. Relevant observations and conclusions include:

1. Most jurisdictions reported little hard evidence of women experiencing difficulty in obtaining credit. The number of complaints received has been very low or non-existent - especially in more recent years. The most frequently cited area of discrimination was "attitudes of loan officers". Some jurisdictions recognized a "perception" that women are disadvantaged in procuring loans.
2. Only Quebec and Newfoundland have documented evidence concerning many of the personal criteria used to assess an applicant's access to credit. Most jurisdictions have some evidence indicating that a women's marital status can cause difficulties.

22. NEIDER, LINDA, "A Preliminary Investigation of Female Entrepreneurs In Florida", JOURNAL OF SMALL BUSINESS MANAGEMENT, July, 1987

OBJECTIVE: To describe the demographic and personality characteristics of female entrepreneurs and the organizational characteristics of their businesses.

METHODOLOGY: 52 women entrepreneurs were surveyed from a sample of Florida women entrepreneurs drawn from mailing lists and membership rosters. Subjects were interviewed, tested and observed in their place of business.

DISCUSSION: Findings relevant to our study were that the two major problems identified by respondents were:

1. Their inability to delegate,
2. Tensions caused by conflicts between their personal and business life.

   69% of respondents were divorced and most attributed the marriage breakup to an overemphasis on their business. Eleven of the respondents said they had considerable guilt from having neglected their children.

23. NELSON, GEORGE. "Information Needs Of Female Entrepreneurs" JOURNAL OF SMALL BUSINESS MANAGEMENT, July, 1987

OBJECTIVE: To assess the business information needs of 50 females entrepreneurs and the most useful sources.

METHODOLOGY: Data were collected from 50 members of the Dallas Women Entrepreneurs Association. Participants were asked their reactions to listings of information needs and sources, on a 3 point scale.

DISCUSSION: While much of the study was not directly related to information as a barrier, the author concluded that, "... nothing was found to indicate that female entrepreneurs have unique start-up information needs".

24. PELLEGRINO, ERIC & B. REECE, "Perceived Formative and Operational Problems Encountered By Female Entrepreneurs In Retail and Service Firms" JOURNAL OF SMALL BUSINESS MANAGEMENT, April, 1982

OBJECTIVE: To identify the obstacles encountered by women entrepreneurs in retail and service businesses during the start-up and operational stages of their businesses.

METHODOLOGY: A case study approach to descriptive research was used. Both open and closed-ended questions were asked as well as a series of probes. Twenty female entrepreneurs from the Roanoke, Virgina area were selected.

DISCUSSION: The overall conclusion of the study is that this sample of women entrepreneurs did not face special problems either in the formative or operational stages of their businesses.

25. PRIESNITZ, WENDY "Women And Home-Based Business In Canada An Investigation". (Canadian Research Institute For The Advancement OF Women, 1988).

METHODOLOGY: A questionnaire was sent to 1500 Canadian Women operating home-based businesses. 530 responded.

DISCUSSION: As the title of the study itself indicates, this study cannot be generalized to the population of women entrepreneurs as a whole. Nevertheless it is useful for identifying the similarities and differences in perceived barriers between groups who choose varying approaches to entering business. While a copy of questionnaire which was used is attached, the study does not discuss more common methodological topics such as sample selection. For this reason we do not know how representative this study is of even home-based businesses. It is however interesting to note that none of the usual barriers to business are identified which at least suggests that home-based businesses may be an anomaly within the general population of businesses in terms of barriers to entry and growth.

26. SCHWARTZ, E.B. "ENTREPRENEURSHIP - "A New Female Frontier", JOURNAL OF CONTEMPORARY BUSINESS, Winter, 1976

OBJECTIVE: Schwartz's study had a number of objectives focused on discerning the set of characteristics, motivation and attitudes of female entrepreneurs. The research question which is most relevant to this study was stated as follows: "What deterrants to success can women identify as unique to them as females (in contrast to their male counterparts)?"

METHODOLOGY: Twenty female entrepreneurs were interviewed. No attempt was made to stratify the sample either geographically or by type of business.

DISCUSSION: Although this study is constantly referred to as a key article in the field of female entrepreneurship, it was in retrospect very restrictive in scope and unsuitable as a basis for generalization. The key finding, related to the issue of barriers to business, was that respondents felt there was credit discrimination during the capital formation stage. The study concludes that few serious differences were identified between male and female entrepreneurs.

27. SCOTT, CAROLE, E. "Why Women Are Becoming Entrepreneurs" JOURNAL OF SMALL BUSINESS MANAGEMENT, October, 1986

OBJECTIVES: The study had a number of objectives including: understanding why women go into business for themselves, the type (or types) doing so, and how successful they have been. The only objective relevant to our study was finding out whether respondents felt there were advantages or disadvantages to being a women when going into business for themselves.

METHODOLOGY: A mail survey was conducted of 291 women-owned businesses in the state of Georgia. A 53% response rate was obtained. No explanation is provided as to how this sample was selected. Analysis consisted primarily of frequency distributions.

DISCUSSION: A majority (56%) of respondents did not think women had any advantages over men in running a business. The major problems cited by respondents (in order of frequency of response) were:

1. Maintaining adequate cash flow,
2. Balancing the needs of business and family,
3. Record keeping,
4. Advertising and promotion.

As in so many studies, no attempt was made to determine whether these were problems associated with the respondents' sex or other possible variables.

This study has real methodological and reporting problems. First, sample selection in the second mailout consisted of owners of advertising and public relations firms and retailers only. This was done because the first mailout went primarily to service and retail businesses. This begs the question; do advertising and PR firms represent the broad range of personal and business services? The purpose of the second mailout was ostensibly to find out if there were any differences between male and female characteristics yet we are not told how many of each sex responded or whether males perceived different problems than females.

4. Gaps that were identified include:
   - Business education programs for women entrepreneurs,
   - Access to information.
   - Support in identifying and pursuit of opportunities,
   - Assistance in improving knowledge of finance and credit,
   - Access to role models,
   - Mentors and business networks.

Since nothing in the report is provided to show how the committee members were selected or their backgrounds, the findings of this report cannot be given much credence except to say that it represents the opinions of committee members.

29. STEVENSON, LOIS, "An Investigation Of The Entrepreneurial Experience Of Women: Implications For Small Business Policy In Canada", Acadia University, 1984

OBJECTIVES: To develop a profile and understanding of women entrepreneurs in Maritime Canada for the purpose of providing policy direction to the Federal Government.

METHODOLOGY: The Author selected a sample (183) of women entrepreneurs in Nova Scotia, New Brunswick and Prince Edward Island and conducted a mail survey focusing on areas of:

1. Activity,
2. Family influence,
3. Age,
4. Motivation,
5. Source of funding and barriers to entry and operations.

The latter issues are relevant for our purposes.

DISCUSSION: Respondents identified the following barriers:

1. Difficulty of balancing the claims of marriage, family and business,
2. Lack of management skills, particularly accounting and planning.

Most significantly, the study reports that 80% of respondents felt they had experienced barriers unique to them as women business owners. Other relevant information includes:

1. Of the 75% of respondents who applied for bank credit, 19% were turned down,
2. Most respondents did not perceive financing as a major problem,
3. 28% of respondents who were turned down by a financial institution felt that there was a reluctance to lend to a women business owner.

30. STONER, CHARLES, ET AL. "Work-Home Role Conflict In Female Owners Of Small Business: An Exploratory Study" (Journal of Small Business Management, January, 1990)

OBJECTIVE: To probe the content and nature of work-home role conflict for female small business owners.

METHODOLOGY: A sample of 300 female owners of small businesses in Illinois and California was selected from Dun and Bradstreet industry tapes and membership lists from associates of female-owned businesses. 92 (30.7%) people responded to a mail questionnaire. Data were subjected to multiple regression analyses.

DISCUSSION: The study found that female small business owners do experience significant interference or conflict between work and home roles. However the degree of this conflict seems to show a two way association with overall life satisfaction; suggesting that there is considerable crossover among the business owners. For example, "... role conflict is more prevalent in those owners who have lower self esteem or self worth and these areas, in turn, are strongly affected by business satisfaction and the financial health of the business.

31. SURVEY OF WOMEN BUSINESS OWNERS IN BRITISH COLUMBIA: MAJOR FINDINGS AND POLICY IMPLICATIONS. B.C. WOMEN'S PROGRAMS, 1986

OBJECTIVES: The study had a number of objectives not related to this study's concerns but included one objective which was to discover the major problems encountered by women in starting and operating a business.

METHODOLOGY: Three thousand women-owned businesses were identified using various city and organization lists. A mail survey was conducted which resulted in a 33% response rate (1,00 responses). Twenty one questions were developed utilizing multiple choice, open-ended and close-ended responses.

DISCUSSION: In order of frequency, respondents identified the following problem areas:

1. Difficulties obtaining capital,
2. Lack of appropriate business information,
3. Lack of encouragement from family and peers,
4. Shortage of skilled labour,
5. Shortage of raw materials.

As in other studies, the form of the questions in financing elicit responses which are perceptual rather than factual. In addition, there is no way of knowing whether these perceptions are affected by type of business or respondents' sex. An interesting (and perhaps significant) finding is that there is a perfect inverse relationship between respondent's age and perception of access to capital. This suggests many future hypotheses such as a direct relationship between age and sources/amount of collateral or age and years of previous business experience both of which may have an impact on ability to obtain financing.

32. SWIFT, CATHERINE, BANKING ON WOMEN: THE RELATIONSHIP OF CANADA'S BANKS WITH SMALL BUSINESS WOMEN, (Canadian Federation Of Independent Business, Toronto, 1988)

OBJECTIVE: To determine the degree to which a business owner's gender affects their treatment by a bank.

METHODOLOGY: A sample of female CFIB members was selected which matched a sub-sample of male respondents who exactly conformed to the females on the basis of size, industry, form of business, locale, age of firm and rate of sales of growth. Therefore any differences between the two sample sets would likely be a result of gender differences. In fact, for this paper, two male business owners were matched exactly on the above criteria to the females. The final sample consisted of 88 female business owners and 176 male business owners.

DISCUSSION: Because of its methodology, this study provides the best objective comparison of the terms of credit received by Canadian male and female business owners. It was found that the average female business owner received a line of credit at a rate of 1.59% above prime while their male counterparts were charged 1.51% above prime. In addition, 50% of women business owners had to provide collateral of at least 300% of the limit of the credit line while approximately one-half of this percent of male business owners had to meet this requirement.

Differences in interest rates and collateral requirements for term loans were not statistically significant. There was also no statistically significant difference between the male and female samples with regard to the requirement for spousal co-signatures (50% for female owners and 47.5% for males). This finding is in contrast with a similar U.S. study which found rates of co-signing to be significantly different between male and female small business owners. On a more subjective basis, respondents were asked to identify their most significant concern regarding banking practices. Female respondents identified service charges as their main concern followed by collateral requirements while male respondents reversed this ranking. Other areas of concern were very comparable.

33. TOWLER, G. LORNA, "The Pressures, Copying Strategies and Factors Affecting Entrepreneurial Women", THE ENTREPRENEURSHIP DEVELOPMENT REVIEW, Summer, 1987

OBJECTIVES: The study had three objectives:

1. To identify and describe a sample of Canadian women entrepreneurs,
2. To determine the nature and type of problems they faced,
3. To identify various coping strategies used by respondents.

METHODOLOGY: A 73 item questionnaire was developed and sent to 100 Ontario women business owners. Subjects were selected on the basis of personal contacts and appeals to professional business women's groups. 51 responses were obtained, ten of whom were selected for personal interviews.

DISCUSSION: This piece of research suffers from many of the shortcomings endemic to research on women entrepreneurs:

1. The method of sampling is highly suspect, particularly in regard to selecting professional women who are not generally included in samples of entrepreneurs.

2. The findings make statements which are not supportable by the data. For example, the author states that "women entrepreneurs have unique sources of pressures." Since the data do not compare male pressures with those of females, such a statement is questionable. Many respondents mentioned the need for strong support system.

34. WATKINS, JEAN M. AND D. WATKINS, "The Female Entrepreneur: Her Background and Determinants of Business Choice - Some British Data" FRONTIERS OF ENTREPRENEURSHIP RESEARCH, 1983

OBJECTIVES: As part of the major study of women entrepreneurs in the U.K., this paper focuses on the factors which influence women to become entrepreneurs and particularly the extent and effect of their previous business experiences.

METHODOLOGY: Two data sets were selected; one of 58 women and the other of 43 men both of whom operated their own businesses. In both cases, the samples were not random and simply reflected networks of business owners not including extremely small firms.

DISCUSSION: From our study's perspective, the major finding of the UK study is that previous management and related work experience differs greatly between women and men entrepreneurs. 24% of women respondents compared with 72% of male respondents had previous business management experience while 84% of males had previous related work experience compared with 40% of women. When these two factors are combined, only 5% of the male sample entered a venture without management or relevant work experience compared with 50% of the women.

While the study does not suggest that these differences affect the businesses' success, the authors do argue that they are a real constraint to the "business choice" decision.

35. WELSCH, HAROLD & E.C. YOUNG, "Women At The Top", MANAGEMENT WORLD, 12 (September 1983), pp. 32-33.

OBJECTIVES: The study addresses a number of questions related to women entrepreneurs. For our purposes, the most relevant question is, what kinds of problems and barriers face these women?

METHODOLOGY: This article reports on work done by the two authors for the small business institute at DePaul University in Chicago.

("Perceptions Of Small Business Problems As Predicted By Personality Characteristics Of Male And Female Entrepreneurs" Proceedings OF The Small Business Institute Directors' Association National Conference (1983).)

A comparative study of similarities and differences between male and female entrepreneurs was undertaken. Methodological details were not described in this article.

DISCUSSION: While DePaul study is not available, the Authors report that no significant differences were found regarding problems encountered by male and female entrepreneurs.

36. WHITE, JERRY, WOMEN IN BUSINESS: THE RISE OF FEMALE CAPITALISM: PART II THE FINANCING CHALLENGE (Laventhal and Horwath, Toronto 1986

OBJECTIVES: The study looks at women entrepreneurs' ability to obtain adequate business financing.

METHODOLOGY: Based on the author's original 1978 sample of female-owned businesses a sample of 202 were selected for this study. Stratification was based on type of business, number of employees, sales, profitability and need for financing. Each respondent was interviewed by telephone.

DISCUSSION: The design of the interview format led to a number of conclusions which can be described as "perceptions of respondents". Within this context, a significant proportion of respondents felt they encountered discrimination from various financial institutions because of their sex.

These varied from 12% (government agencies) to 44% (venture capitalists). The study, while broadly quoted, has limited application to the general population of female entrepreneurs because of its sample selection (all respondents had survived at least 5 years in business) and questionnaire design.

37. WHITE, JERRY. WOMEN IN BUSINESS: THE RISE OF FEMALE CAPITALISM: PART III: INFORMATION NEEDS OF THE FEMALE ENTREPRENEUR.

OBJECTIVES: The study looks at the female owner/manager as an information seeker; the type of information needed and the factors that differentiate between the female and male owner/manager with respect to business and management information.

METHODOLOGY: A telephone survey was conducted based on a sample of 338 women owner/managers drawn from the author's original data base used in his 1984 study. Half the respondents were female.

DISCUSSION: Female respondents showed a greater interest in broader business information than their counterparts. They also had a greater desire to learn from the success of others. Since the study did not focus directly on information as a barrier, but more on what respondents saw as important needs, it is difficult to draw conclusions which would be relevant to our needs.

10.3 SUMMARY OF FINDINGS

STUDIES WITH LARGER SAMPLES AND NO MALE CONTROL GROUP

Other studies with larger samples sizes but no male control group provide a much richer range of findings relevant to financing as a barrier. These include:

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown (1988)	224 Manitoba	While financing was perceived as a problem by both women in business and those intending to start their own business, the longer respondents were in business, the less this was perceived as a problem.
Collom (1982)	275 Ontario	Only 6% of respondents who asked for financing from financial institutions were turned down. The study suggests that women from rural areas may have more difficulty obtaining financing than their urban counterparts.
Hisrich & O'Brien (1982)	284 United States	This study was one of the first that detected differences in obtaining financing between women in traditional and non-traditional types of businesses.
Hisrich & Brush (1984)	468 18 States	Obtaining lines of credit and problems associated with weak collateral positions applied to both start-up and operational phases of women's businesses.
Hisrich & Brush (1987)	344 18 States	This study was a follow-up of the 1984 sample. Respondents' perceptions changed significantly in the area of finance from the problems associated with obtaining funds to knowing how to manage the business's resources.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Lavoie (1984)	250 Quebec	Most respondents did not feel that obtaining bank financing was a problem.
Scott (1986)	154 Georgia	Respondents do not mention the obtaining of financing as a problem. However, methodological and reporting problems in this study are so severe that its findings cannot be given much validity.
Stevenson (1984)	183 Maritime Provinces	Of the 75% of respondents who applied for bank credit, 19% were turned down, however most respondents did not perceive financing as a major problem. 28% of respondents who were turned down by a financial institution felt that there was reluctance to lend to a woman business owner.
Survey of Women Business Owners In British Columbia (1986)	1,000 British Columbia	The single most important problem encountered by women business owners during start-up was difficulty in accessing financing. Over one-third of respondents cited this problem.
White (1986)	202 Ontario	A significant proportion of respondents felt they had encountered discrimination from various financial institutions because of their sex.

STUDIES WHICH COMPARE MALE AND FEMALE PERCEPTIONS

A number of studies have been done which either look at empirical evidence of sexual discrimination as it applies to financing problems or compare male and female perceptions of such problems. Their findings are summarized as follows:

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown & Segal (1989)	1,000 (30% female; 70% male Ontario	Women were equally likely as men to receive start-up funds from banks.
Buttner & Rosen (1988)	106 bank loan Officers N/A	Both male and female bank loan officers perceived women as having as many entrepreneurial characteristics as their male counterparts. While this study does not directly measure the behaviour of loan officers, it does provide evidence of perceptual bias against women entrepreneurs.
Buttner & Rosen (1989)	51 loan officers and 69 undergraduate business students N/A	There was no evidence that sex stereotypes influenced the decisions of either group. Loan officers were significantly more conservative than students regarding their funding decisions.
Collerette & Aubry	917 (in 1986) 661 (a sub-sample in 1987) Quebec	35% of women respondents who borrowed money from a financial institution required a co-signer. This was twice as high as for male counterparts. Difficulty in obtaining funding was mainly during the first 6-10 years of the business' life after which this difficulty declined.
National Review of Women's Acess to Credit	12 political jurisdictions Canada	Reporting on the actual number of women experiencing difficulty obtaining credit, the number has been very low or non-existent especially in more recent years.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Swift (1988)	88 female business owners and 176 males business owners Canada	The methodology of this study controlled for a number of variable differences between the two sample sets could be attributed to gender differences There were significant between the rate of interest charged on lines of credit and the collateral requirements of the two sample sets. In both cases, women received a less favourable deal. The study notes however, that, when businesses are compared on the basis of similar size, age, and sector, male-run and female-run businesses are very similar in most respects.

SUPPORT AND INFORMATION NETWORKS

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown (1988)	589 Manitoba	78% of existing women business owners felt that the ongoing needs of women entrepreneurs were not being met. Resources were particularly lacking outside the area's major urban centre (Winnipeg). None of the government programs were specifically designed for women entrepreneurs. Existing programs are either too general or too limited in scope.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown & Segal (1989)	300 Ontario	Female entrepreneurs are are more likely to consult multiple sources of advice than the male entrepreneurs. Lawyers and accountants were the two sources most often used by both sexes but to a greater extent by women.
Christman et al (1989)	206 An American State	There were no significant differences in the amount of consulting assistance given to male and female clients. Women clients did not attach greater value to consulting than male clients.
Collerette & Aubry	917 Quebec	Just over one quarter of respondents belonged to a business organization.
Collom (1982)	275 Ontario	Suppliers were the most important source of assistance followed by friends. Government departments and agencies and banks were given low scores. Many government programs did not apply in sectors where women-owned businesses are concentrated. Most respondents belonged to some type of organization and felt these were necessary and useful.
Hisrich & Brush (1985)	468 18 American States	Respondents felt that a support system which acts as a cheering squad is an important ingredient to success. Business associates and friends followed spouses as the most effective source of support.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Lavoie (1984)	250 Quebec	Respondents were concerned that they were not "plugged in" to the business information network, particularly in Quebec, where contacts develop in the school system and in business clubs to which women are not eligible.
Nelson (1987)	50 Dallas Texas	Information sources considered useful were ranked as follows: networking significant others, accountant, business organizations, public seminar, small business consultant and attorney.
Survey of Women Business Owners in British Columbia	1,000 British Columbia	Lack of appropriate business information was identified as the second most important problem area (after financing). Accountants were the most frequently contacted people for advice followed by: experienced business persons and lawyers. Business development (local), federal and provincial government services were seldom used. The higher the respondent's level of education, the more they tended to use advisors.
Towler (1987)	100 Ontario	Many respondents mentioned the necessity of having a strong support system. Those who did not have one were least satisfied and most pressured.

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STUDIES DEALING WITH TRAINING AND EXPERIENCE

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown (1988)	224 Manitoba	Of the top six barriers identified by respondents, only one, marketing, can be categorized as a management problem.
Brown & Segal (1989)	300 Ontario	Two of the four problem areas identified by both male and female respondents are associated with management. They are: Finding and retaining qualified staff and making the business profitable. Women ranked staffing problems first and profitability third. Men ranked staffing problems third and profitability fourth.
Collom (1982)	275 Southern Ontario	Respondents identified lack of management skills as a major problem. Of those who discontinued operations, most had not had previous experience although the causal factor often noted was the "lack of good management skills and ability".
DeCarlo & Lyons (1979)	122 United States	Minority women in the sample had nearly twice as much previous entrepreneurial experience as non-minority respondents, suggesting that these women may have more relevant business experience than women as a whole.
Hisrich & Brush (1984)	468 18 States	Among the biggest problems encountered during start-up were lack of business training and management experience. These problems were not as prevalent in current operations.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Hisrich & Brush (1985)	468 18 States	This study, which is a further analysis of the 1984 survey, found that women perceived themselves as weak in finance, marketing, organization and planning. In addition, they felt they lacked management experience and business training.
Hisrich & Brush (1987)	344 18 States	A follow-up study of the 1984/85 sample, this study showed that respondents no longer perceived management experience as a major problem but rather focused on more detailed operational aspects of their businesses.
Kuratoko & Seeborg (1989)	N/A United States	Comparing two different age groups of women entrepreneurs, the study found that both groups perceived themselves as lacking business training and experience.
Lavoie (1984)	250 Montreal	Unlike many other studies found that many of the respondents had extensive previous work experience. Nevertheless, most felt that lack of management skills, especially in accounting and finance was their major problem area.
Schwartz (1976)	20 United States	Lack of business training and knowledge and lack of management experience, especially in the areas of staffing, supervising and directing were the third and fourth most dominant problems identified by respondents.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Status Reports On The Findings Of The Advisory Committee On Female Entrepreneurship (1989)	67 5 Canadian Regions	Gaps that were identified included: Business education programs for women, access to information, assistance in improving knowledge of finance and credit.
Stevenson (1984)	183 Maritime Provinces	Lack of management skills, particularly accounting and planning was identified as a barrier.
Watkins & Watkins (1983)	58 women 43 men United Kingdom	This study is one of two that compared males and females samples. The major finding of the study is that previous management and related work experience differed greatly between male and female respondents. 24% of women compared with 72% of men had previous business management experience while 84% of males compared with 40% of females had previous related work experience. When these two factors are combined, only 5% of the male sample entered a venture without management or relevant work experience compared with 50% of the women.

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STUDIES DEALING WITH RELATIONSHIPS

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown (1988)	589 Manitoba	Of 14 factors which were perceived as limiting business activity, family or personal responsibilities were ranked third by existing business owners and fifth by potential owners.
Carter (1987)	60 Scotland	Only a few respondents said that spouse relations had deteriorated since becoming business owners. Most felt there had actually been a positive improvement in these relationships.
Collerette & Aubry (1988)	917 Quebec	Reconciliation of family and work was identified as one of two major problems.
Goffee & Scate (1985)	54 United Kingdom	Although not reported as one of the major barriers facing women, respondents felt that they encountered more conflict between business and family than their male counterparts.
Hisrich & Brush (1984)	468 United States	Although not mentioned as one of the major start-up problems, many respondents cited the demands of their firms affecting personal relations as a barrier. Similar concerns were expressed by women with longer operating records.
Hisrich & Brush (1984)	344 United States	A follow-up of the 1984 sample, this study indicates that respondents no longer mention personal relationships as an area being negatively affected by their being in business.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Kuratko & Seeborg (1989)	N/A United States	55% of the younger sample of women shared responsibility for child care compared with 13% of the sample of older women.
Longstretch el al	114 United States	This study suggests that women who are self-employed spend much more time in household work than their comparable male business owners. Women who run their own businesses full time spend approximately 25 hours a week on household chores in addition to the time they spend in their businesses.
Neider (1987)	52 Florida	One of two major problems identified by respondents was tensions caused by conflicts between their personal and business life. 69% of respondents were divorced and most attributed their marriage break-up to an overemphasis on their business.
Priesnitz (1988)	530 Canada	The barriers identified by respondents are very different from those found in other studies suggesting that home-based women entrepreneurs may face a different set of barriers than others. Among barriers mentioned by this group of women are: Tendency to become sidetracked by household tasks, the need to juggle family and work lives, long hours and fragmented time.
Scott (1986)	154 Georgia	The second most frequently sited major problem was balancing the needs of business and family.
Stevenson (1984)	183 Maritime Provinces	Difficulty of balancing the claims of marriage, family and business identified by

respondents as being one of the major barriers.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Stoner, et al (1990)	92 2 States	This study focuses specifically on conflicts encountered by female entrepreneurs relating to home and work. It found that there was significant conflict between work and home roles but this conflict showed a two way association with overall life satisfaction.
Survey Of Women Business Owners In British Columbia (1986)	1,000 British Columbia	Lack of encouragement from peers was the third highest area identified by respondents.
Towler (1987)	51 Ontario	While methodologically flawed, the study reported that many respondents mentioned the need for a strong support system.

STUDIES DEALING WITH SELF PERCEPTION

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown (1988)	224 Manitoba	Respondents were asked to assess degree to which the personal attitudes (toward money, business, negotiating, as examples) limited their business activities present business owners ranked this barrier as 6th of 14 while potential and past owners ranked it 11th of 14.
Goffee & Scate	54 Kingdom	Lack of assertiveness and were identified as two gender-related problems facing women entrepreneurs.

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Mancer (1987)	53 Manitoba	Obstacles identified as particularly relevant to rural, native and immigrant women wishing to become self-employed included: Lack of self-confidence, hesitation in recognizing transferable skills and fear of financial institutions.
Schwartz (1976)	20 United States	This study's respondents saw themselves as non-conformists who attributed their success to their strong entrepreneurial attitudes. In effect, they did not perceive themselves as having any negative self perceptions.
Status Report On The Findings Of The FBFD Advisory Committee On Female Entrepreneurship (1989)	67 5 Regions	Committee members confidence inhibited many women from from becoming self employed.
Stevenson (1986)	N/A	While this article does not report on any primary research undertaken by the author, it does discuss information from two studies which are difficult to obtain and which contain findings relevant to this section. Both studies (DeCarlo & Lyons; Welsch & Young) report that they could find no sex-related differences in personal characteristics such as achievement, autonomy, aggression etc.
Stoner et al (1990)	92 2 United States	Self esteem and self worth were, for respondents, related to their overall life satisfaction, affected and was affected by the financial health and success of their business.

Welsch & Young (1983)	See Stevenson, above.

STUDIES DEALING WITH HOSTILE ENVIRONMENT

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Carter (1987)	60	Forty percent of respondents believed that business ownership was more difficult for women although they could not identify any areas in which such discrimination existed.
Collerette & Aubry (1988)	917 Quebec	A minor problem encountered primarily by respondents with university degrees was a perceived lack of acceptance of women in business.
Collom (1982)	275 Ontario	Some respondents felt that the overall social environment reinforced sexual stereotypes and that the educational system played a major part in this process.
Goffee & Scate (1985)	54 United Kingdom	Some of the respondents felt that women faced a number of gender related problems.
Hisrich & O'Brien (1981)	21 United States	Respondents generally believed that they had to overcome negative societal attitudes in order to succeed in business.
Hisrich & O'Brien	284 United States	Some anecdotal evidence is provided that respondents in non-traditional types of business had difficulty establishing credibility with male businessmen.
Hisrich & Brush (1984)	468 United States	Lack of respect for business women was identified as a minor problem area.
Mancer (1987)	N/A	Immigrant women have a fear of being exploited when doing home-based sub contract work.

OTHER BARRIERS

AUTHOR(S)	SCOPE (sample size & region)	FINDINGS
Brown (1988)	224 Manitoba	Many respondents felt that existing programs for women in business were not adequate and were difficult to access in areas outside Winnipeg.
Brown & Segal (1989)	300 Ontario	Government paperwork was identified as one of the four problem areas by both male and female respondents.
Collom (1982)	275 Ontario	Open-ended responses concerning problem areas included some concern for government slowness, paperburden, providing too little information and generally being uncooperative.
Hisrich & Brush (1985b)	468 United States	The majority of respondents said that a role model had a strong influence on their starting and operating a new venture.
Status Report On The Findings Of The FBFD Advisory Committee On Female Entrepreneurship (1989)	67 5 Canadian Regions	One of the deficiencies identified by the committees was the lack of women as role models.